

Appl. No. 10/758,862  
Amdt. dated February 12, 2008  
Reply to Office action of December 5, 2007

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**Amendments to the Claims:**

This listing of the claims will replace all prior versions, and listings, of the claims in the application.

**Listing of Claims:**

Please amend the claims as follows without prejudice. No new matter has been added by way of these amendments.

We claim:

Claim 1 (Currently Amended) A method for preparing check payment instrument using a payment terminal at the point-of-sale location comprising the steps of:

- calculating a total sale amount;
- in response to a user input, activating the check writing process;
- receiving and scanning at a blank check in a the payment terminal a blank check from a payee;
- retrieving payee information from the scanned check;
- retrieving transaction information for a current sales transaction;
- compiling sale transaction information and payee information for inclusion on a new check document;
- printing the transaction information and payee information on the a newly created check document in defined check fields; and
- displaying the newly created outputting the check document for review and signature by the payee; and
- destroying the original blank check document supplied by the payee.

Claim 2 (Currently Amended) The method as described in claim 1 wherein said displaying step further comprises outputting the newly created check document from the payment terminal device such that the check document can be physically handled by the payee. ~~comprising before said total calculating step, the step of defining information fields corresponding to specific physical locations on a blank check.~~

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Claim 3 (Currently Amended) The method as described in claim 1 2 ~~wherein said information fields defining step~~ further comprising after said displaying step the step of determining whether the customer will submit an electronic signature on the newly created check document. ~~determining the step the dimensions of the check and determining physical coordinates and physical dimensions for each field.~~

Claim 4 (Currently Amended) The method as described in claim 3 4 further comprising after said electronic signature determination step, the step of receiving on the newly created check document an electronic signature from the payee. ~~before said printing step, the step of aligning the received blank check in the payment terminal.~~

Claim 5 (Canceled)

Claim 6 (Canceled)

Claim 7 (Canceled)

Claim 8 (Currently Amended) The method as described in claim 8 7 further comprising when the determination is that the customer will submit an electronic signature, the step of; retrieving an electronic signature and printing the retrieved signature in a designated signature field on the check.

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Claim 9 (Currently Amended) A computer program product in a computer readable storage medium for preparing check payment instrument using a payment terminal at the point-of-sale location comprising:

instructions ~~for~~ calculating a total sale amount;

in response to a user input, instructions ~~for~~ activating the check writing process;

instructions ~~for~~ receiving and scanning at a blank check in a the payment terminal a blank check from a payee;

instructions retrieving payee information from the scanned check;

instructions ~~for~~ retrieving transaction information for a current sales transaction;

instructions compiling sale transaction information and payee information for inclusion on a new check document;

instructions ~~for~~ printing the transaction information and payee information on the a newly created check document in defined check fields; and

instructions displaying the newly created outputting the check document for review and signature by the payee; and

instructions destroying the original blank check document supplied by the payee.

Claim 10 (Currently Amended) The computer program product as described in claim 9 wherein said displaying instructions further comprise instructions outputting the newly created check document from the payment terminal device such that the check document can be physically handled by the payee. ~~before said total calculating instructions; instructions for defining information fields corresponding to specific physical locations on a blank check.~~

Claim 11 (Currently Amended) The computer program product as described in claim 10 wherein further comprising after said displaying instructions, instructions determining whether the customer will submit an electronic signature on the newly created check document. ~~said information fields defining instructions further comprise instructions for~~

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~~determining the dimensions of the check and determining physical coordinates and physical dimensions for each field.~~

Claim 12 (Currently Amended) The computer program product as described in claim 11 9 further comprising after said electronic signature determination instructions, instructions receiving on the newly created check document an electronic signature from the payee, before said printing instructions, instructions for aligning the received blank check in the payment terminal.

Claim 13 (Canceled)

Claim 14 (Canceled)

Claim 15 (Canceled)

Claim 16 (Canceled)

Claim 17 (Canceled)

Claim 18 (Canceled)

Claim 19 (Currently Amended) A system for preparing check payment instrument using a payment terminal at the point-of-sale location comprising:

check feeder mechanism for accepting the check;

a processor to calculate the amount of a sale;

a scanner to establish locations on the check for printing information related to the sale;

a memory location storing information that to be provided related to the sale on the check; and

a printer for printing the information on the check.

Claim 20 (Canceled)